


APNA MICROFINANCE BANK LIMITED
PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED DECEMBER 31, 2022

	Note	2022 Rupees	2021 Rupees
Mark-up / Return / Interest Earned	16	2,265,996,265	908,380,258
Mark-up / Return / Interest Expensed	17	(1,600,191,347)	(1,459,014,295)
Net Mark-up / Return / Interest (Expense)/Income		665,804,918	(550,634,037)
Provision against non-performing loans and advances	18	(3,535,765,376)	(107,433,018)
Recovery of bad debts-net		56,961,055	21,751,568
		(3,478,804,321)	(85,681,450)
Net Mark-up / Interest expense after provisions		(2,812,999,403)	(636,315,487)
NON MARK-UP/NON INTEREST INCOME			
Fee, commission and brokerage income		126,156,713	114,163,404
Other Income	19	44,393,553	48,109,065
Total non mark-up / non interest income		170,550,266	162,272,469
		(2,642,449,137)	(474,043,018)
NON MARK-UP/NON INTEREST EXPENSES			
Administrative expenses	20	(2,232,257,861)	(2,167,670,263)
Other charges	22	(1,273,059)	(1,381,754)
Total non mark-up / non interest expenses		(2,233,530,920)	(2,169,052,017)
Loss for the year before taxation		(4,875,980,057)	(2,643,095,035)
Provision for taxation			
- Current	23	(29,901,912)	(25,264,204)
- Deferred	12	416,518,066	737,387,895
		386,616,154	712,123,691
Loss for the year		(4,489,363,903)	(1,930,971,344)
Accumulated loss brought forward		(2,889,495,579)	(958,524,235)
Total Accumulated loss		(7,378,859,482)	(2,889,495,579)
APPROPRIATIONS OF PROFIT:			
Transfer to:			
Statutory reserve		-	-
Contribution to Depositors' Protection Fund		-	-
		-	-
Accumulated loss carried forward		(7,378,859,482)	(2,889,495,579)
Loss per share – Basic and diluted	24	(10.47)	(4.84)

The annexed notes form an integral part of these financial statements.

 President / CEO
 Chief Financial Officer
 Chairman

 Director
 Director